

From: Cheryl Johnson <cheryl.johnson02@yahoo.com>
Sent: Wednesday, September 23, 2015 6:40 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

I am a advisor and investor who has much of my net worth tied up in IRA's. Many of my clients do as well. I understand that the DOL is planning to do away with our ability to use option strategies in IRA's. In my opinion that would be a serious mistake.

The options strategies I use actually reduce risk (covered call writing) and enhance income. I follow a strict discipline and utilize the expert resources to provide well-founded trades to myself and my clients.

Please don't pass this regulation. It makes no sense. We are capable of carefully managing our money under current regulations. I am bound by the fiduciary rule, and that rule alone should be enough to cover issues involving unsuitable investing for clients in retirement plans.

We don't need another regulation in this regard!!

Thank you for you consideration

Cheryl Johnson

Sent from my iPad